

What is claimed is:

1. An improved method of making payments from a plurality of payor entities to a plurality of payee entities through the coordinated operation of a service provider and a trusted intermediary financial institution, comprising the method steps of:

utilizing at least one data processing system to sort and format payment information separately for each of said plurality of payor entities concerning a plurality of payment obligations;

communicating said payment information separately from each of said plurality of payor entities to said service provider and said trusted intermediary financial institution;

utilizing at least one data processing system under control of said service provider to consolidate said plurality of payment obligations from said plurality of payor entities in accordance with at least one predetermined consolidation criterion;

directing a plurality of negotiable instruments from said service provider to said plurality of payees in order to satisfy said plurality of payment obligations;

utilizing at least one data processing system under control of said trusted intermediary financial institution to transfer automatically funds in order to honor said plurality of negotiable instruments.

1 2. An improved method of making payments according to Claim 1, wherein
2 said at least one consolidation criterion comprises grouping said plurality of
3 payment obligations by payee identity in order to minimize the number of
4 negotiable instruments generated.

5 3. An improved method of making payments according to Claim 1 further
6 comprising the method steps of:

7 communicating data processing system readable payment authorization
8 information from said plurality of payor entities to said trusted intermediary
9 financial institution; and

10 utilizing said at least one data processing system under control of said
11 trusted intermediary financial institution to verify said data processing system
12 readable payment authorization information from said plurality of payor entities
13 prior to honoring said plurality of negotiable instruments.

14 4. An improved method of making payments according to Claim 3, wherein
15 said data processing system readable payment authorization information
16 includes:

17 (a) a payment record identifier for each payment obligation of
18 said plurality of payment obligations;

19 (b) an identification of payment amount for each payment
20 obligation of said plurality of payment obligations; and

21 (c) an authorization code uniquely associated with each
22 payment record identifier.

1 5. An improved method of making payments according to Claim 1, further
2 comprising:

3 communicating data processing system readable payment
4 verification information from said service provider to said trusted intermediary
5 financial institution;

6 utilizing said at least one data processing system under control of
7 said trusted intermediary financial institution to verify said plurality of
8 negotiable instruments utilizing at least said data processing system readable
9 payment verification information from said service provider.

10 6. An improved method of making payments according to Claim 1, wherein
11 said data processing system readable payment verification information includes:

12 (a) an identification of each of said plurality of negotiable
13 instruments;

14 (b) an identification of the payment amount of each of said
15 plurality of negotiable instruments; and

16 (c) an identification of each payment obligation satisfied by
17 each of said plurality of negotiable instruments.

1 7. An improved method of making payments according to Claim 1, further
2 comprising the method steps of:

3 communicating data processing system readable payment
4 authorization information from said plurality of payor entities to said trusted
5 intermediary financial institution;

6 communicating data processing system readable payment
7 verification information from said service provider to said trusted intermediary
8 financial institution;

9 utilizing said at least one data processing system under control of
10 said trusted intermediary financial institution to verify said plurality of
11 negotiable instruments utilizing both of (1) said data processing system
12 readable payment authorization information from said plurality of payor entities,
13 and (2) said data processing system readable payment verification information
14 from said service provider.

15 8. An improved method of making payments according to Claim 1, further
16 comprising the method step of:

17 communicating data processing system readable payment
18 confirmation information from at least one of (1) said service provider and (2)
19 said trusted intermediary financial institution to said plurality of payors.

1 9. An improved method of making payments according to Claim 8, wherein
2 said data processing system readable payment information includes:

3 (a) a payment record identifier for each payment obligation of
4 said plurality of payment obligations which has been satisfied;

5 (b) an identification of each negotiable instrument utilized by
6 said service provider to satisfy said plurality of payment obligations.

7 10. An improved method of making payments according to Claim 1, further
8 comprising the method steps of:

9 establishing a payor banking account for each of said plurality of
10 payors;

11 allowing predefined access to said payor banking account for each
12 of said plurality of payors by said trusted intermediary financial institution;

13 establishing a service provider banking account;

14 allowing predefined access to said service provider banking
15 account by said trusted intermediary financial institution;

16 utilizing at least one data processing system under control of said
17 trusted intermediary financial institution to transfer automatically funds
18 between particular ones of said payor banking accounts for each of said
19 plurality of payors and said service provider banking account in order to honor
20 verified ones of said plurality of negotiable instruments.

1 11. An improved method of making payments according to Claim 10,
2 wherein said step of utilizing at least one data processing system under control
3 of said trusted intermediary financial institution to transfer automatically funds
4 comprises:

5 utilizing at least one data processing system under control of said
6 trusted intermediary financial institution to transfer automatically funds
7 between particular ones of said payor banking accounts for each of said
8 plurality of payors and said service provider banking account utilizing electronic
9 funds transfers in order to honor verified ones of said plurality of negotiable
10 instruments.

11 12. An improved method of making payments according to Claim 11, further
12 comprising:

13 grouping electronic funds transfer operations for a predefined time
14 interval for particular ones of said payor banking accounts in order to minimize
15 the number of electronic funds transfers.

16 13. An improved method of making payments according to Claim 1, further
17 comprising:

18 providing with each of said plurality of negotiable instruments a
19 report which provides detailed information relating to each of said plurality of
20 payment obligations satisfied by said negotiable instruments.

1 14. A means for making payments from a plurality of payor entities to a
2 plurality of payee entities through the coordinated operation of said plurality of
3 payor entities, a service provider, and a trusted intermediary financial
4 institution, comprising:

5 means for utilizing at least one data processing system to sort and
6 format payment information separately for each of said plurality of payor
7 entities concerning a plurality of payment obligation;

8 means for communicating said payment information separately from each
9 of said plurality of payor entities to said service provider and said trusted
10 intermediary financial institution;

11 means for utilizing at least one data processing system under control of
12 said service provider to consolidate said plurality of payment obligations from
13 said plurality of payor entities in accordance with at least one predetermined
14 consolidation criterion;

15 means for directing a plurality of negotiable instruments from said service
16 provider to said plurality of payees in order to satisfy said plurality of payment
17 obligations;

18 means for utilizing at least one data processing system under control of
19 said trusted intermediary financial institution to transfer funds automatically in
20 order to honor said plurality of negotiable instruments.

1 15. A means for payments according to Claim 14, wherein said at least one
2 consolidation criterion comprises grouping said plurality of payment obligations
3 by payee identity in order to minimize the number of negotiable instruments
4 generated.

5 16. A means for making payments according to Claim 14 further comprising:

6 means for communicating data processing system readable payment
7 authorization information from said plurality of payor entities to said trusted
8 intermediary financial institution; and

9 means for utilizing said at least one data processing system under control
10 of said trusted intermediary financial institution to verify said data processing
11 system readable payment authorization information from said plurality of payor
12 entities.

13 17. A means for making payments according to Claim 14, wherein said data
14 processing system readable payment authorization information includes:

15 (a) a payment record identifier for each payment obligation of
16 said plurality of payment obligations;

17 (b) an identification of payment amounts for each payment
18 obligation of said plurality of payment obligations; and

19 (c) an authorization code uniquely associated with each
20 payment record identifier.

1 18. A means for payments according to Claim 14, further comprising:

2 means for communicating data processing system readable
3 payment verification information from said service provider to said trusted
4 intermediary financial institution;

5 means for utilizing said at least one data processing system under
6 control of said trusted intermediary financial institution to verify said plurality
7 of negotiable instruments utilizing at least said data processing system readable
8 payment verification information from said service provider.

9 19. A means for making payments according to Claim 14, wherein said data
10 processing system readable payment verification information includes:

11 (a) an identification of each of said plurality of negotiable
12 instruments;

13 (b) an identification of the payment amount of each of said
14 plurality of negotiable instruments; and

15 (c) an identification of each payment obligations satisfied by
16 each of said plurality of negotiable instruments.

1 20. A means for making payments according to Claim 14, further comprising:

2 means for communicating data processing system readable
3 payment authorization information from said plurality of payor entities to said
4 trusted intermediary financial institution;

5 means for communicating data processing system readable
6 payment verification information from said service provider to said trusted
7 intermediary financial institution;

8 means for utilizing said at least one data processing system under
9 control of said trusted intermediary financial institution to verify said plurality
10 of negotiable instruments utilizing both of (1) said data processing system
11 readable payment authorization information from said plurality of payor entities,
12 and (2) said data processing system readable payment verification information
13 from said service provider.

14 21. A means for making payments according to Claim 14, further comprising:

15 means for communicating data processing system readable
16 payment confirmation information from at least one of (1) said service provider
17 and (2) said trusted intermediary financial institution to said plurality of payors.

1 22. A means for making payments according to Claim 21, wherein said data
2 processing system readable payment information includes:

3 (a) a payment record identifier for each payment obligation of
4 said plurality of payment obligations which has been satisfied;

5 (b) an identification of each negotiable instrument utilized by
6 said service provider to satisfy said plurality of payment obligation.

7 23. A means for making payments according to Claim 14, further comprising:

8 establishing a payor banking account for each of said plurality of
9 payors;

10 allowing predefined access to said payor banking account for each
11 of said plurality of payors by said trusted intermediary financial institution;

12 establishing a service provider banking account;

13 allowing predefined access to said service provider banking
14 account by said trusted intermediary financial institution;

15 utilizing at least one data processing system under control of said
16 trusted intermediary financial institution to transfer automatically funds
17 between particular ones of said payor banking accounts for each of said
18 plurality of payors and said service provider banking account in order to honor
19 verified ones of said plurality of negotiable instruments.

1 24. A means for making payments according to Claim 23, wherein said step
2 of utilizing at least one data processing system under control of said trusted
3 intermediary financial institution to transfer automatically funds comprises:

4 means for utilizing at least one data processing system under
5 control of said trusted intermediary financial institution to transfer automatically
6 funds between particular ones of said payor banking accounts for each of said
7 plurality of payors and said service provider banking account utilizing electronic
8 funds transfers in order to honor verified ones of said plurality of negotiable
9 instruments.

10 25. A means for making payments according to Claim 24, further comprising:

11 means for grouping electronic funds transfer operations for a
12 predefined time interval for particular ones of said payor banking accounts in
13 order to minimize the number of electronic funds transfers.

14 26. A means for making payments according to Claim 24, further comprising:

15 means for providing with each of said plurality of negotiable
16 instruments a report which provides detailed information relating to each pay-
17 ment obligation satisfied by said negotiable instruments.

1 27. An improved method of making payments from a plurality of payor
2 entities to a plurality of payee entities through the coordinated operation of said
3 plurality of payor entities, a service provider, and a trusted intermediary
4 financial institution, comprising the method steps of:

5 utilizing at least one data processing system to sort and format payment
6 information from said plurality of payor entities concerning a plurality of
7 payment obligations;

8 communicating said payment information to said service provider and
9 said trusted intermediary financial institution;

10 utilizing at least one data processing system under control of said service
11 provider to consolidate said plurality of payment obligations from said plurality
12 of payor entities in accordance with at least one predetermined consolidation
13 criterion;

14 directing a plurality of negotiable instruments from said service provider
15 to said plurality of payees in order to satisfy said plurality of payment
16 obligations;

17 utilizing at least one data processing system under control of said trusted
18 intermediary financial institution to (1) verify said plurality of negotiable
19 instruments, and (2) automatically transfer funds in order to honor verified ones
20 of said plurality of negotiable instruments.

1 28. An improved method of making payments according to Claim 27,
 2 wherein said at least one consolidation criterion comprises grouping said
 3 plurality of payment obligations by payee identity in order to minimize the
 4 number of negotiable instruments generated.

5 29. An improved method of making payments according to Claim 27 further
 6 comprising the method steps of:

7 communicating data processing system readable payment authorization
 8 information from said plurality of payor entities to said trusted intermediary
 9 financial institution; and

10 utilizing said at least one data processing system under control of said
 11 trusted intermediary financial institution to verify said plurality of said payment
 12 authorization information from said plurality of payor entities.

13 30. An improved method of making payments according to Claim 29,
 14 wherein said data processing system readable payment authorization
 15 information includes:

16 (a) a payment record identifier for each payment obligation of
 17 said plurality of payment obligations;

18 (b) an identification of payment amounts for each payment
 19 obligation of said plurality of payment obligations; and

20 (c) an authorization code uniquely associated with each
 21 payment record identifier.

1 31. An improved method of making payments according to Claim 27, further
2 comprising:

3 communicating data processing system readable payment
4 verification information from said service provider to said trusted intermediary
5 financial institution;

6 utilizing said at least one data processing system under control of
7 said trusted intermediary financial institution to verify said plurality of
8 negotiable instruments utilizing at least said data processing system readable
9 payment verification information from said service provider.

10 32. An improved method of making payments according to Claim 27,
11 wherein said data processing system readable payment verification information
12 includes:

13 (a) an identification of each of said plurality of negotiable
14 instruments;

15 (b) an identification of the payment amount of each of said
16 plurality of negotiable instruments; and

17 (c) an identification of each payment obligation satisfied by
18 each of said plurality of negotiable instruments.

1 35. An improved method of making payments according to Claim 34,
2 wherein said data processing system readable payment information includes:

3 (a) a payment record identifier for each payment obligation of
4 said plurality of payment obligations which has been satisfied;

5 (b) an identification of each negotiable instrument utilized by
6 said service provider to satisfy said plurality of payment obligations.

7 36. An improved method of making payments according to Claim 27, further
8 comprising the method steps of:

9 establishing a payor banking account for each of said plurality of
10 payors;

11 allowing predefined access to said payor banking account for each
12 of said plurality of payors by said trusted intermediary financial institution;

13 establishing a service provider banking account;

14 allowing predefined access to said service provider banking
15 account by said trusted intermediary financial institution;

16 utilizing at least one data processing system under control of said
17 trusted intermediary financial institution to transfer automatically funds
18 between particular ones of said payor banking accounts for each of said
19 plurality of payors and said service provider banking account in order to honor
20 verified ones of said plurality of negotiable instruments.

1 37. An improved method of making payments according to Claim 36,
2 wherein said step of utilizing at least one data processing system under control
3 of said trusted intermediary financial institution to transfer automatically funds
4 comprises:

5 utilizing at least one data processing system under control of said
6 trusted intermediary financial institution to transfer automatically funds
7 between particular ones of said payor banking accounts for each of said
8 plurality of payors and said service provider banking account utilizing electronic
9 funds transfers in order to honor verified ones of said plurality of negotiable
10 instruments.

11 38. An improved method of making payments according to Claim 37, further
12 comprising:

13 grouping electronic funds transfer operations for a predefined time
14 interval for particular ones of said payor banking accounts in order to minimize
15 the number of electronic funds transfers.

16 39. An improved method of making payments according to Claim 27, further
17 comprising:

18 providing with each of said plurality of negotiable instruments a
19 printed report which provides detailed information relating to each of said
20 plurality of payment obligations satisfied by said negotiable instruments.

1 40. An improved method of making payments from a plurality of payor
2 entities to a plurality of payee entities through a service provider, comprising
3 the method steps of:

4 (a) obtaining authorization from said plurality of payor entities
5 which allows said service provider to make payments on behalf of said plurality
6 of payor entities to said plurality of payee entities;

7 (b) arranging for at least one trusted intermediary financial
8 institution to periodically receive data processing system readable payment
9 information and payment authorization from said plurality of payor entities, and
10 to transfer automatically funds in amounts consistent with at least said
11 payment information to said service provider;

12 (c) said payment information and payment authorization
13 including at least:

14 (1) a payment record identifier uniquely associated with each
15 payment obligation;

16 (2) an identification of payment amounts for each of said
17 plurality of payment obligations; and

18 (3) an authorization code uniquely associated with each
19 payment record identifier.

20 (d) periodically communicating data processing system readable
21 payment instructions from said plurality of payor entities to said service
22 provider;

23 (e) said data processing system readable payment instructions
24 including at least:

1 (1) an identification of each of said plurality of payee
2 entities;

3 (2) an identification of payment amounts for each of said
4 plurality of payee entities; and

5 (3) a payment record identifier uniquely associated with
6 payment obligation;

7 (f) utilizing said service provider to (1) consolidate payment
8 instructions from said plurality of payor entities utilizing at least one data
9 processing system, (2) direct a negotiable instrument to each of said plurality
10 of payee entities, (3) generate payment verification information for said nego-
11 tiable instruments, and (4) communicate said payment verification information
12 to said trusted intermediary financial institution; and

13 (g) upon receipt of a negotiable instrument from any of said
14 plurality of payee entities, utilizing said trusted intermediary financial institution
15 to (1) verify said request for payment, and (2) transfer funds between said
16 plurality of payor entities and said service provider to effect payment.

1 41. An improved method of making payments according to Claim 40,
2 wherein said verification of said request for payment includes utilizing at least
3 said payment verification information.

4 42. An improved method of making payments according to Claim 40,
5 wherein verification of said request for payment includes utilizing at least said
6 payment information and payment authorization.

7 43. An improved method of making payments according to Claim 40,
8 wherein said step of obtaining authorization comprises:

9 obtaining authorization from said plurality of payor entities, which allows
10 said service provider to make payments on behalf of said payor entities to said
11 plurality of payee entities, substantially concurrently with said step of
12 periodically communicating payment instructions from said plurality of payor
13 entities to said service provider.

14 44. An improved method of making payments according to Claim 40,
15 wherein said step of arranging comprises:

16 arranging for at least one trusted intermediary financial institution to (1)
17 periodically receive payment information and payment authorization from said
18 plurality of payor entities, with said payment information and payment
19 authorization comprising an electronic record which is transmittable within a
20 distributed data processing system, and (2) automatically transfer funds in
21 amounts consistent with at least said payment information to said service
22 provider.

1 47. An improved method of making payments, according to Claim 40:

2 wherein payment obligations arise from relationships monitored at least
3 by said plurality of payor entities;

4 said method further including:

5 for each of said plurality of payor entities:

6 (1) searching at least one data base for at least one
7 particular payment obligation for a preselected time interval; and

8 (2) grouping payment obligations by at least identity of said
9 plurality of payee entities.

10 48. An improved method of making payments according to Claim 40, further
11 including:

12 (h) automatically generating a summary of payment information
13 for said plurality of payor entities; and

14 (i) periodically communicating said summary of payment
15 information from said plurality of payor entities to said service provider.

1 49. An improved method of making payments according to Claim 48, further
2 including:

3 (j) utilizing said summary of payment to automatically perform
4 a data integrity verification operation.

5 50. An improved method of making payments, according to Claim 40,
6 wherein said trusted intermediary financial institution is utilized to verify a
7 request for payment by comparing information from said negotiable instrument
8 with positive pay reports provided by said service provider, and then verifying
9 payments with payment information and payment authorization data
10 communicated by said plurality of payors.

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1 51. An improved means for making payments from a plurality of payor
2 entities to a plurality of payee entities through a service provider, comprising:

3 (a) means for obtaining authorization from said plurality of
4 payor entities which allows said service provider to make payments on behalf
5 of said plurality of payor entities to said plurality of payee entities;

6 (b) means for periodically communicating payment information
7 and payment authorization from said plurality of payor entities to at least one
8 trusted intermediary financial institution,

9 (c) means for automatically transferring funds in amounts only
10 consistent with said payment information to said service provider;

11 (d) said payment information including at least:

12 (1) a payment record identifier uniquely associated with each
13 payment obligation; and

14 (2) an identification of payment amounts for each of said
15 plurality of payment obligations; and

16 (3) an authorization code uniquely associated with each
17 payment record identifier;

18 (e) means for periodically communicating payment instructions
19 from said plurality of payor entities to said service provider;

20 (f) said payment instructions including at least:

21 (1) an identification of each of said plurality of payee

1 entities;

2 (2) an identification of payment amounts for each of said
3 plurality of payee entities; and

4 (3) a payment record identifier uniquely associated with each
5 payment obligation;

6 (g) means for utilizing said service provider to (1) consolidate
7 payment instructions from said plurality of payor entities, (2) direct a negotiable
8 instrument to each of said plurality of payee entities, (3) generate payment
9 verification information for said negotiable instruments, and (4) communicate
10 said payment verification information to said trusted intermediary financial
11 institution; and

12 (h) means for receiving a negotiable instrument from any of said
13 plurality of payee entities, and utilizing said trusted intermediary financial
14 institution to (1) verify said request for payment, and (2) automatically transfer
15 funds between said plurality of payor entities and said service provider in
16 amounts necessary to allow payment.

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1 52. An improved means for making payments according to Claim 51, wherein
2 said means for obtaining authorization comprises:

3 means for obtaining authorization from said plurality of payor entities,
4 which allows said service provider to make payments on behalf of said payor
5 entities to said plurality of payee entities, substantially concurrently with said
6 step of periodically communicating payment instructions from said plurality of
7 payor entities to said service provider.

8 53. An improved means for making payments according to Claim 51, wherein
9 each of said payment record identifiers comprises a payment record identifier
10 established by a particular one of said plurality of payor entities to represent a
11 particular payment transaction.

1 54. An improved means for making payments according to Claim 51, wherein
2 said payment information is arranged in a data block with a plurality of
3 predefined data fields provided to define at least:

4 (1) a payment record identifier uniquely associated with each
5 record payment;

6 (2) an identification of payment amounts for each of said
7 plurality of payee entities; and

8 (3) an authorization code uniquely associated with each
9 payment record identifier.

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1 55. An improved means for making payments, according to Claim 51:

2 wherein payment obligations arise from relationships monitored at least
3 by said plurality of payor entities;

4 said improved means for making payments further including:

5 (i) means for searching at least one data base for at least one
6 particular relationship for a preselected time interval; and

7 (j) grouping payment obligations by at least identity of said
8 plurality of payee entities.

9 56. An improved means for making payments according to Claim 51, further
10 including:

11 (i) means for automatically generating a summary of payment
12 information for each of said plurality of payor entities; and

13 (j) means for periodically communicating said summary of
14 payment information from said plurality of payor entities to said service
15 provider.

1 57. An improved means for making payments according to Claim 56, further
2 including:

3 (k) means for utilizing said summary of payment to perform
4 automatically a data integrity verification operation.

5 58. An improved method of making payments, according Claim 51, wherein
6 said trusted intermediary financial institution is utilized to verify a request for
7 payment by comparing information from said negotiable instrument with
8 payment authorization data communicated by said service provider.

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1 59. An improved means for making payments from a plurality of payor
2 entities to a plurality of payee entities through a service provider, comprising:

3 (a) means for obtaining authorization from said plurality of
4 payor entities which allows said service provider to make payments on behalf
5 of said plurality of payor entities to said plurality of payee entities;

6 (b) means for periodically communicating payment information
7 and payment authorization from said plurality of payor entities to at least one
8 trusted intermediary financial institution,

9 (c) data processing implemented means for automatically
10 transferring funds in amounts only consistent with said payment information to
11 said service provider;

12 (d) said payment information and payment authorization
13 including at least:

14 (1) a payment record identifier uniquely associated with each
15 payment obligation;

16 (2) an identification of payment amounts for each of said
17 plurality of payment obligations; and

18 (3) an authorization code uniquely associated with each
19 payment record identifier;

20 (e) means for periodically communicating payment instructions
21 from said plurality of payor entities to said service provider;

22 (f) said payment instructions including at least:

1 (1) an identification of each of said plurality of payee
2 entities;

3 (2) an identification of payment amounts for each of said
4 plurality of payee entities; and

5 (3) a payment record identifier uniquely associated with each
6 payment obligation;

7 (g) data processing implemented means for utilizing said service
8 provider to (1) consolidate payment instructions from said plurality of payor
9 entities, (2) direct a negotiable instrument to each of said plurality of payee
10 entities, (3) generate payment verification information for said negotiable
11 instruments, and (4) communicate said payment verification information to said
12 trusted intermediary*financial institution; and

13 (h) data processing implemented means for receiving a
14 negotiable instrument from any of said plurality of payee entities, and utilizing
15 said trusted intermediary financial institution to (1) verify said request for
16 payment, and (2) support the automatic transfer of funds between said plurality
17 of payor entities and said service provider in amounts necessary to allow
18 payment.

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1 63. An improved means for making payments, according to Claim 59:

2 wherein payment obligations arise from relationships monitored at least
3 by said plurality of payor entities;

4 said improved means for making payments further including:

5 (i) data processing implemented means for searching at least
6 one data base for at least one particular payment for a preselected time
7 interval; and

8 (j) grouping payment obligations by at least identity of said
9 plurality of payee entities.

10 64. An improved means for making payments according to Claim 59, further
11 including:

12 (i) data processing implemented means for automatically
13 generating a summary of payment information for each of said plurality of payor
14 entities; and

15 (j) data processing implemented means for periodically
16 communicating said summary of payment information from said plurality of
17 payor entities to said service provider.

1 65. An improved means for making payments according to Claim 64, further
2 including:

3 (k) data processing implemented means for utilizing said
4 summary of payment information to perform automatically a data integrity
5 verification operation.

6 66. An improved method of making payments, according to Claim 59, where-
7 in said trusted intermediary financial institution utilizes a data processing
8 system to compare payment verification information with said negotiable
9 instrument, and then verify a request for payment by comparing information
10 from said negotiable instrument with payment information and payment
11 authorization data communicated by said plurality of payor entities.

12 67. An improved means for making payments according to Claim 59, further
13 including:

14 data processing implemented means for correlating said negotiable
15 instruments generated by said service provider and said payment information
16 and payment authorization which was communicated by said plurality of payors
17 to said at least one trusted intermediary financial institution.

1 68. An improved method in a distributed data processing system of making
2 payments from a plurality of payor entities to a plurality of payee entities
3 through a service provider, comprising the method steps of:

4 (a) obtaining authorization from said plurality of payor entities
5 which allows said service provider to make payments on behalf of said plurality
6 of payor entities to said plurality of payee entities;

7 (b) arranging for at least one trusted intermediary financial
8 institution to periodically receive through said distributed data processing
9 system (1) payment identification information (2) payment information and (3)
10 payment authorization and payment information from said plurality of payor
11 entities, and automatically transfer funds through said distributed data
12 processing system in amounts only consistent with said payment information
13 to said service provider;

14 (c) said payment information including at least:

15 (1) a payment record identifier uniquely associated with
16 payment obligation;

17 (2) an identification of payment amounts for each of said
18 payment obligations; and

19 (3) an authorization code uniquely associated with each
20 payment record identifier;

21 (d) periodically communicating through said distributed data
22 processing system payment instructions from said plurality of payor entities to
23 said service provider;

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1 (e) said payment instructions including at least:

2 (1) an identification of each of said plurality of payee
3 entities;

4 (2) an identification of payment amounts for each
5 payment obligation; and

6 (3) a payment record identifier uniquely associated with each
7 payment amount;

8 (f) utilizing said service provider to (1) consolidate payment
9 instructions from said plurality of payor entities, (2) direct a negotiable
10 instrument to each of said plurality of payee entities, (3) generate payment
11 verification information for said negotiable instruments, and (4) communicate
12 said payment verification information to said trusted intermediary financial
13 institution through said distributed data processing system; and

14 (g) upon receipt of a negotiable instrument from any of said
15 plurality of payee entities, utilizing said trusted intermediary financial institution
16 to (1) verify said request for payment, and (2) automatically transfer funds
17 through said distributed data processing system between said plurality of payor
18 entities and said service provider, necessary to allow payment.

1 69. An improved method of making payments according to Claim 68,
2 wherein said payment information is arranged in a data block with a plurality
3 of predefined data fields provided to define at least:

4 (1) a payment record identifier uniquely associated with each
5 payment obligation;

6 (2) an identification of payment amounts for each of said
7 payment obligations; and

8 (3) an authorization code uniquely associated with each
9 payment record identifier.

10 70. An improved method of making payments, according to Claim 68:

11 wherein payment obligations arise from relationships monitored at least
12 by said plurality of payor entities;

13 said improved method of making payments further including:

14 for each of said plurality of payor entities:

15 (1) utilizing said distributed data processing system for
16 searching at least one data base for at least one particular payment obligation
17 for a preselected time interval; and

18 (2) utilizing said distributed data processing system for grouping
19 payment obligations by at least identity of said plurality of payee entities.

1 71. An improved method of making payments according to Claim 68, further
 2 including:

3 (h) utilizing said distributed data processing system for
 4 automatically generating a summary of payment information for each of said
 5 plurality of payor entities; and

6 (i) utilizing said distributed data processing system for
 7 periodically communicating said summary of payment information from said
 8 plurality of payor entities to said service provider.

9 72. An improved method of making payments according to Claim 71, further
 10 including:

11 (j) utilizing said distributed data processing system for utilizing
 12 said summary of payment to automatically perform a data integrity verification
 13 operation.

1 73. An improved method of delivering payment information from a plurality
2 of payor entities to a plurality of payee entities through the coordinated
3 operation of the plurality of payor entities and a service provider comprising the
4 method steps of:

5 utilizing at least one data processing system to sort and format payment
6 information from said plurality of payor entities concerning a plurality of
7 payment obligations;

8 communicating said payment information to said service provider;

9 utilizing at least one data processing system under control of said service
10 provider to consolidate said payment information concerning said plurality of
11 payment obligations from said plurality of payor entities in accordance with at
12 least one predetermined consolidation criterion;

13 directing payments to said plurality of payees in order to satisfy said
14 plurality of payment obligations;

15 directing consolidated payment information, independently of said
16 payments, from said service provided to said plurality of payees.

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1 74. An improved method of delivering payment information according to
2 Claim 73, wherein said at least one consolidation criterion comprises grouping
3 said payment information by payee identity.

4 75. An improved method of delivering payment information according to
5 Claim 73, wherein said step of directing payments comprises:

6 initiating electronic funds transfers from said plurality of payor
7 entities to said plurality of payee entities.

8 76. An improved method of delivering payment information according to
9 Claim 73, wherein said step of directing payments comprises:

10 directing negotiable instruments from said plurality of payor
11 entities to said plurality of payee entities.

12 77. An improved method of delivering payment information according to
13 Claim 73, wherein said step of directing payments comprises:

14 utilizing a payment service provider to direct negotiable
15 instruments to said plurality of payee entities on behalf a said plurality of payor
16 entities.

17 78. An improved method of delivering payment information according to
18 Claim 73, wherein said step of directing payments comprises:

19 utilizing a payment service provider to consolidate payment
20 obligations and to direct negotiable instruments to said plurality of payee
21 entities on behalf a said plurality of payor entities.

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1 79. An improved method of delivering payment information according to
2 Claim 73, wherein said step of directing payments comprises:

3 utilizing a payment service provider to initiate electronic funds
4 transfers to said plurality of payee entities on behalf a said plurality of payor
5 entities.

6 80. A method of delivering payment information according to Claim 73,
7 wherein said step of communicating comprises:

8 communicating electronically said payment information to said
9 service provider.

10 81. A method of delivering payment information according to Claim 73,
11 wherein said step of directing consolidated payment information comprises:

12 communicating electronically said consolidated payment
13 information, independently of said payments, from said service provider to said
14 plurality of payees.

15 82. A method of delivering payment information according to Claim 73,
16 wherein said step of utilizing said at least one data processing system to sort
17 and format includes:

18 utilizing at least one data processing system to sort said payment
19 information by at least one of (1) payee identity and (2) a preselected time
20 interval.

1 83. A method of delivering payment information according to Claim 73,
2 wherein said step of utilizing said at least one data processing system to sort
3 and format includes:

4 utilizing at least one data processing system to sort said payment
5 information by at least one of (1) payee identity and (2) a preselected time
6 interval; and

7 utilizing at least one data processing system to format said
8 payment information by performing at least one of (1) arranging said payment
9 information, and (2) encoding said payment information.

10 84. A method of delivering payment information according to Claim 73,
11 wherein said step of directing consolidated payment information comprises:

12 communicating electronically consolidated payment information,
13 independently of said payments, from said information service provider to said
14 plurality of payees, without requiring active interaction between said
15 information service provider and said plurality of payees.

16 85. A method of delivering payment information according to Claim 73,
17 wherein said step of directing consolidated payment information comprises:

18 communicating printed consolidated payment information,
19 independently of said payments, from said information service provider to said
20 plurality of payees, without requiring active interaction between said
21 information service provider and said plurality of payees.